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## Consolidated Financial Results for the Three Months Ended June 30, 2025 [Japanese GAAP]

August 1, 2025

Company name: The Hachijuni Bank, Ltd.

Listing: Tokyo Stock Exchange

Securities code: 8359

URL: <https://www.82bank.co.jp/>

Representative: Masaki Matsushita, President

Inquiries: Takehiko Kimura, Executive Officer and Planning and Coordination Department Manager

Telephone: +81-26-227-1182

Scheduled date to commence dividend payments: -

Trading accounts: Yes

Preparation of supplementary material on financial results: Yes

Holding of financial results briefing: None

(Amounts and percentages listed in this document are rounded down to the nearest unit.)

## 1. Consolidated Financial Results for the Three Months Ended June 30, 2025 (April 1, 2025 to June 30, 2025)

## (1) Consolidated Operating Results

(Percentages indicate year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
Three months ended June 30, 2025	72,632	20.3	23,140	37.0	16,422	36.3
June 30, 2024	60,329	24.8	16,889	41.7	12,048	(53.7)

(Note) Comprehensive income: Three months ended June 30, 2025: ¥ 51,235 million [ -%]  
Three months ended June 30, 2024: ¥ (20,034) million [ -%]

	Basic earnings per share	Diluted earnings per share
	Yen	Yen
Three months ended June 30, 2025	35.62	35.60
June 30, 2024	25.01	24.99

## (2) Consolidated Financial Position

	Total assets	Net assets	Capital adequacy ratio
	Millions of yen	Millions of yen	%
As of June 30, 2025	13,608,976	1,003,250	7.3
March 31, 2025	13,515,316	967,658	7.1

(Reference) Equity: As of June 30, 2025: ¥ 999,459 million  
As of March 31, 2025: ¥ 963,361 million

(Note) “Capital adequacy ratio” is calculated by dividing (total equity at the end of the year – stock acquisition rights at the end of the year – noncontrolling interests at the end of the year) by total assets at the end of the year. “Capital adequacy ratio” herein is not the capital adequacy ratio specified by regulatory notices pertaining to the capital adequacy ratio.

## 2. Dividends

	Annual dividends				
	1st quarter-end	2nd quarter-end	3rd quarter-end	Year-end	Total
Fiscal year ended March 31, 2025	Yen -	Yen 13.00	Yen -	Yen 29.00	Yen 42.00
Fiscal year ending March 31, 2026	-				
Fiscal year ending March 31, 2026 (Forecast)		20.00	-	30.00	50.00

(Note) Revision to the forecast for dividends announced most recently: None

(Note) Breakdown of final dividend for the fiscal year ending March 31, 2026 (forecast):

Year-end dividend Ordinary dividend: 25.00 yen Commemorative dividend: 5.00 yen

## 3. Consolidated Financial Results Forecast for the Fiscal Year Ending March 31, 2026(April 1, 2025 to March 31, 2026)

(Percentages indicate year-on-year changes.)

	Ordinary profit		Profit attributable to owners of parent		Basic earnings per share
	Millions of yen	%	Millions of yen	%	Yen
Six months ending September 30, 2025	37,500	40.3	25,000	28.1	54.37
Full year	75,000	17.4	50,000	4.2	108.74

(Note) Revision to the financial results forecast announced most recently: None

\* Notes:

(1) Significant changes in the scope of consolidation during the period: None

(2) Adoption of accounting treatment specific to the preparation of quarterly consolidated financial statements: None

(3) Changes in accounting policies, changes in accounting estimates, and restatement

1) Changes in accounting policies due to revisions to accounting standards and other regulations: None

2) Changes in accounting policies due to other reasons: None

3) Changes in accounting estimates: None

4) Restatement: None

(4) Number of issued shares (common shares)

1) Total number of issued shares at the end of the period (including treasury shares):

June 30, 2025: 493,767,424 shares

March 31, 2025: 493,767,424 shares

2) Number of treasury shares at the end of the period:

June 30, 2025: 33,985,851 shares

March 31, 2025: 32,238,561 shares

3) Average number of shares outstanding during the period:

Three months ended June 30, 2025: 460,989,423 shares

Three months ended June 30, 2024: 481,701,554 shares

\* Review of the Japanese-language originals of the attached consolidated quarterly financial statements by certified public accountants or an audit firm: None

\* Proper use of earnings forecasts, and other special matters

Forecasts are based on information available to the Bank as of the date of publication of this document and on certain assumptions deemed reasonable, and do not represent any guarantee of future performance. Actual results may differ materially from the forecasted figures due to various factors in the future.

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\* First Quarter of Fiscal Year 2025 Financial Results

## 1. Overview of Operating Results, etc.

### (1) Overview of operating results for the first quarter of the fiscal year

The consolidated operating results for the first quarter are as follows:

Ordinary income increased by 12,302 million yen year on year to 72,632 million yen. This increase was mainly due to higher interest income, gains on the sale of equity securities (other income), and gains on the sale of government bonds (other ordinary income).

Ordinary expenses increased by 6,051 million yen year on year to 49,491 million yen. This increase was primarily due to higher losses on the sale of government bonds (other ordinary expenses), interest expenses and losses on the sale of equity securities (other expenses).

As a result, ordinary profit increased by 6,250 million yen year on year to 23,140 million yen, and profit attributable to owners of parent increased by 4,374 million yen year on year to 16,422 million yen.

Regarding performance by reportable segment, segment profit in the banking business increased by 6,425 million yen year on year to 22,477 million yen, while segment profit in the leasing business decreased by 107 million yen year on year to 515 million yen.

### (2) Overview of financial position as of the end of the first quarter of the 143rd fiscal year

The Bank's consolidated financial position as of the end of the first quarter is as follows:

Total assets increased by 93.6 billion yen from the end of the previous fiscal year to 13,608.9 billion yen, primarily due to an increase in deposits due from the Bank of Japan (cash and due from banks). Liabilities increased by 58.0 billion yen from the end of the previous fiscal year to 12,605.7 billion yen, despite a decrease in borrowings from the Bank of Japan (borrowed money), due to an increase in negotiable certificates of deposit. Net assets increased by 35.5 billion yen from the end of the previous fiscal year to 1,003.2 billion yen, mainly due to an increase in the valuation difference on available-for-sale securities and deferred gains or losses on hedges.

Other main accounts are as follows:

Loans and bills discounted decreased by 46.8 billion yen from the end of the previous fiscal year to 6,414.7 billion yen, due to a decrease in loans to the Ministry of Finance, despite an increase in funds to businesses outside Nagano Prefecture.

Securities increased by 16.3 billion yen from the end of the previous fiscal year to 3,423.0 billion yen, due to increases in stocks and national government bonds.

Deposits increased by 0.1 billion yen from the end of the previous fiscal year to 9,549.6 billion yen, as corporate and personal deposits remained strong, despite a decrease in public deposits.

### (3) Explanation of forward-looking information, including consolidated financial forecasts

There are no changes to the consolidated earnings forecast announced on May 9, 2025.

*Note: The above forecast is based on information available as of the date of this document's release and certain assumptions deemed reasonable by the Bank. It does not guarantee actual performance. Actual results may differ from the forecast due to various factors in the future.*

## 2.Quarterly Consolidated Financial Statements and Major Notes

### (1) Quarterly consolidated balance sheets

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
<b>Assets</b>		
Cash and due from banks	3,027,055	3,129,096
Call loans and bills bought	11,958	11,369
Monetary claims bought	105,003	100,000
Trading account assets	38,602	36,487
Money held in trust	78,761	78,586
Securities	3,406,740	3,423,093
Loans and bills discounted	6,461,544	6,414,736
Foreign exchanges	18,482	15,616
Lease receivables and investments in leases	96,629	97,715
Other assets	156,648	182,364
Tangible fixed assets	38,628	38,614
Intangible fixed assets	4,076	3,968
Retirement benefit asset	64,335	64,796
Deferred tax assets	1,698	1,777
Customers' liabilities for acceptances and guarantees	60,149	66,278
Allowance for loan losses	(55,000)	(55,527)
Total assets	13,515,316	13,608,976
<b>Liabilities</b>		
Deposits	9,549,428	9,549,606
Negotiable certificates of deposit	218,447	277,377
Call money and bills sold	593,483	599,820
Securities sold under repurchase agreements	127,391	141,138
Cash collateral received for securities lent	97,492	88,544
Trading account liabilities	6,945	6,863
Borrowed money	1,581,461	1,524,482
Foreign exchanges	2,431	1,990
Borrowed money from trust account	1,499	1,530
Other liabilities	167,558	190,987
Provision for share awards for directors (and other officers)	90	85
Retirement benefit liability	11,233	10,457
Provision for reimbursement of deposits	351	351
Provision for contingent loss	1,719	1,670
Reserves under special laws	15	15
Provision for loss on cancellation of system contracts	2,058	2,058
Deferred tax liabilities	125,899	142,466
Acceptances and guarantees	60,149	66,278
Total liabilities	12,547,657	12,605,726

(Millions of yen)

	As of March 31, 2025	As of June 30, 2025
Net assets		
Share capital	52,243	52,243
Capital surplus	56,960	57,233
Retained earnings	579,909	582,914
Treasury shares	(25,397)	(27,468)
Total shareholders' equity	663,715	664,922
Valuation difference on available-for-sale securities	229,750	257,456
Deferred gains or losses on hedges	51,676	59,051
Remeasurements of defined benefit plans	18,218	18,028
Total accumulated other comprehensive income	299,645	334,536
Share acquisition rights	150	114
Non-controlling interests	4,147	3,676
Total net assets	967,658	1,003,250
Total liabilities and net assets	13,515,316	13,608,976

## (2) Quarterly consolidated statements of income and comprehensive income

## Quarterly consolidated statement of income

For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Ordinary income	60,329	72,632
Interest income	39,288	44,947
Interest on loans and discounts	17,536	19,936
Interest and dividends on securities	19,964	20,590
Trust fees	3	2
Fees and commissions	6,275	7,855
Gain on trading account transactions	68	107
Other ordinary income	11,506	14,304
Other income	3,187	5,414
Ordinary expenses	43,439	49,491
Interest expenses	10,952	12,460
Interest on deposits	1,404	4,537
Fees and commissions payments	1,646	1,548
Other ordinary expenses	9,572	12,755
General and administrative expenses	17,641	18,600
Other expenses	3,627	4,127
Ordinary profit	16,889	23,140
Extraordinary income	16	62
Gain on disposal of non-current assets	16	62
Extraordinary losses	84	23
Loss on disposal of non-current assets	13	5
Impairment losses	71	17
Profit before income taxes	16,820	23,179
Income taxes - current	4,280	6,001
Income taxes - deferred	426	678
Total income taxes	4,707	6,680
Profit	12,113	16,499
Profit attributable to non-controlling interests	65	76
Profit attributable to owners of parent	12,048	16,422

## Quarterly consolidated statement of comprehensive income

For the three months ended June 30, 2025

(Millions of yen)

	For the three months ended June 30, 2024	For the three months ended June 30, 2025
Profit	12,113	16,499
Other comprehensive income	(32,147)	34,736
Valuation difference on available-for-sale securities	(39,810)	27,552
Deferred gains or losses on hedges	8,457	7,374
Remeasurements of defined benefit plans, net of tax	(794)	(190)
Comprehensive income	(20,034)	51,235
Comprehensive income attributable to		
Comprehensive income attributable to owners of parent	(20,147)	51,313
Comprehensive income attributable to non-controlling interests	113	(77)



## (3) Notes to quarterly consolidated financial statements

(Notes on entity's ability to continue as going concern)

Not applicable.

(In the event of a significant change in the amount of shareholders' equity)

Not applicable.

(Notes on segment information, etc.)

[Segment information]

Previous First Quarter Consolidated Cumulative Period (from April 1, 2024 to June 30, 2024)

Information on Ordinary Income and Profit or Loss by Reportable Segment

(Millions of Yen)

	Reportable segment			Other	Total	Reconcili- ations	Consolidated
	Banking	Leasing	Total				
Ordinary income							
Outside customers	50,381	9,145	59,526	803	60,329	—	60,329
Intersegment	126	99	226	3	229	(229)	—
Total	50,507	9,244	59,752	806	60,558	(229)	60,329
Segment profit (loss)	16,051	622	16,674	193	16,867	21	16,889

(Notes)

1. Ordinary income is listed in place of net sales reported by general corporations.
2. The "Other" section is a business segment that is not included in the reportable segments and includes the securities business, the venture capital business, and other businesses.
3. Reconciliations for segment profit of 21 million yen are eliminations of intersegment transactions.
4. Segment profit is reconciled with the ordinary profit in the consolidated statement of income.

Current First Quarter Consolidated Cumulative Period (from April 1, 2025 to June 30, 2025)

Information on Ordinary Income and Profit or Loss by Reportable Segment

(Millions of Yen)

	Reportable segment			Other	Total	Reconcili- ations	Consolidated
	Banking	Leasing	Total				
Ordinary income							
Outside customers	62,415	9,474	71,890	742	72,632	—	72,632
Intersegment	179	90	270	6	276	(276)	—
Total	62,594	9,565	72,160	748	72,908	(276)	72,632
Segment profit (loss)	22,477	515	22,992	153	23,145	(5)	23,140

(Notes)

1. Ordinary income is listed in place of net sales reported by general corporations.
2. The "Other" section is a business segment that is not included in the reportable segments and includes the securities business, the venture capital business, and other businesses.
3. Reconciliations for segment loss of 5 million yen are eliminations of intersegment transactions.
4. Segment profit is reconciled with the ordinary profit in the consolidated statement of income.

(Notes on the statement of cash flows)

The quarterly consolidated statement of cash flows for the current first quarter consolidated cumulative period has not been prepared. However, depreciation expenses (including amortization of intangible fixed assets) for the first quarter consolidated cumulative period are as follows:

Depreciation Expenses:

Previous First Quarter Consolidated Cumulative Period(from April 1, 2024 to June 30, 2024)

1,553 million yen (Previous Period)

Current First Quarter Consolidated Cumulative Period(from April 1, 2025 to June 30, 2025)

1,482 million yen (Current Period)

# FINANCIAL RESULTS FOR THE FIRST QUARTER OF FISCAL YEAR 2025 ( THE THREE MONTHS ENDED JUNE 30, 2025)

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## 1. Breakdown of Income for the First Quarter of Fiscal Year 2025

## Consolidated

(Unit: million yen)

(Unit: million yen)

	Three months ended Jun.30, 2025 (a)	(a)-(b)	Three months ended Jun.30, 2024 (b)	[Published Forecast Value] Six months ended Sep.30, 2025
Consolidated gross business profit	40,494	5,515	34,978	
Profit on interest	32,527	4,183	28,344	
Profit on fees and commissions	6,309	1,677	4,632	
Trading profit	107	39	68	
Profit from other business transactions	1,549	(384)	1,934	
General & administrative expenses	18,600	959	17,641	
Credit related expenses	632	900	(267)	
<b>Ordinary profit</b>	<b>23,140</b>	<b>6,250</b>	<b>16,889</b>	<b>37,500</b>
Extraordinary gains (losses)	39	107	(68)	
Profit before income taxes	23,179	6,358	16,820	
Total income taxes	6,680	1,973	4,707	
Profit	16,499	4,385	12,113	
Profit attributable to non-controlling interests	76	10	65	
<b>Profit attributable to owners of the parent</b>	<b>16,422</b>	<b>4,374</b>	<b>12,048</b>	<b>25,000</b>

Overview of the First Quarter of the 143rd Fiscal Year

(a) Ordinary Profit: Increased by 6.2 billion yen year on year to 23.1 billion yen, mainly due to the increase in profit of Hachijuni Bank on a non-consolidated basis.

(b) Profit attributable to owners of the parent: Increased by 4.3 billion yen year on year to 16.4 billion yen.

(Progress rate against second quarter cumulative forecast)

Ordinary profit	62%
Profit attributable to owners of the parent	66%

## The Hachijuni Bank (Non-consolidated)

(Unit: million yen)

		Three months ended Jun.30, 2025 (a)		Three months ended Jun.30, 2024 (b)
			(a)-(b)	
Gross business profit	A	35,744	6,117	29,626
Profit on interest		30,719	4,905	25,814
Profit on fees and commissions		4,487	1,742	2,745
Trading profit		104	54	50
Profit from other business transactions		432	(583)	1,016
Gains related to bonds	B	96	(115)	212
General & administrative expenses	C	15,738	1,396	14,342
Personnel expenses		7,965	528	7,437
Non-personnel expenses		6,318	624	5,693
<b>Actual net business profit</b>	<b>A-C</b>	<b>20,005</b>	<b>4,721</b>	<b>15,284</b>
<b>Core net business profit</b>	<b>A-B-C</b>	<b>19,909</b>	<b>4,837</b>	<b>15,071</b>
excluding gains (losses) on cancellation of investment trusts		19,431	4,098	15,333
Transfer to general reserve for possible loan losses	D	459	838	(378)
<b>Net business profit</b>	<b>A-C-D</b>	<b>19,546</b>	<b>3,883</b>	<b>15,662</b>
Net gains (losses) related to equity securities	E	3,549	2,406	1,143
Profit (loss) on money held in trust	F	(174)	216	(391)
Disposal of nonperforming loans	G	80	(435)	515
Transfer to (reversal of) specific reserve		3	(420)	424
<b>Ordinary profit</b>		<b>22,092</b>	<b>7,285</b>	<b>14,807</b>
Extraordinary gains (losses)		52	40	11
Profit before income taxes		22,144	7,326	14,818
Total income taxes		6,346	2,013	4,332
<b>Profit</b>		<b>15,798</b>	<b>5,312</b>	<b>10,486</b>

Gains (losses) on investment securities	B+E+F	3,471	2,507	963
Credit related expenses	D+G	539	403	136

Overview of the First Quarter of the 143rd Fiscal Year

(a) Actual net business profit: Increased by 4.7 billion yen from the same period last year to 20.0 billion yen, mainly due to an increase in fund profits resulting from higher interest income from loans and due from banks.

(b) Ordinary profit: Increased by 7.2 billion yen from the same period last year to 22.0 billion yen, due to the increase in actual business profit and gains from the sale of stocks and other securities.

(c) Profit: Increased by 5.3 billion yen from the same period last year to 15.7 billion yen.

## Gains or Losses on Investment Securities

## The Hachijuni Bank (Non-consolidated)

(Unit: million yen)

		Three months ended Jun.30, 2025 (a)		Three months ended Jun.30, 2024 (b)
			(a)-(b)	
<b>Gains (losses) on bonds</b>		<b>96</b>	<b>(115)</b>	<b>212</b>
Gain on sales		4,428	2,792	1,635
Gain on redemption		—	—	—
Loss on sales		4,331	2,958	1,373
Loss on redemption		—	—	—
Loss on devaluation		—	(49)	49
<b>Gains (losses) on stocks and other securities</b>		<b>3,549</b>	<b>2,406</b>	<b>1,143</b>
Gain on sales		5,154	3,693	1,461
Loss on sales		1,604	1,402	202
Loss on devaluation		—	(115)	115
Loss (gain) on money held in trust		(174)	216	(391)

Note: Gains and losses on sales of government bonds and other bonds include gains and losses on the cancellation of swaps used to hedge against the risk of long-term bonds.

## The Nagano Bank (Non-consolidated)

(Unit: million yen)

		Three months ended Jun.30, 2025 (a)		Three months ended Jun.30, 2024 (b)
			(a)-(b)	
Gross business profit	A	1,601	(194)	1,796
Profit on interest		1,678	(485)	2,164
Profit on fees and commissions		(75)	(80)	4
Profit from other business transactions		(1)	371	(372)
Gains related to bonds	B	(0)	361	(361)
General & administrative expenses	C	1,939	(442)	2,382
Personnel expenses		808	(447)	1,256
Non-personnel expenses		981	4	976
<b>Actual net business profit</b>	<b>A-C</b>	<b>(338)</b>	<b>247</b>	<b>(586)</b>
<b>Core net business profit</b>	<b>A-B-C</b>	<b>(338)</b>	<b>(113)</b>	<b>(224)</b>
excluding gains (losses) on cancellation of investment trusts		(338)	(113)	(224)
Net business profit	A-C	(338)	247	(586)
Net gains (losses) related to equity securities	D	56	(825)	882
Profit (loss) on money held in trust	E	—	(8)	8
Disposal of nonperforming loans	F	2	(35)	37
Recoveries of written-off claims	G	138	(114)	253
<b>Ordinary profit</b>		<b>(116)</b>	<b>(659)</b>	<b>542</b>
Extraordinary gains (losses)		(13)	64	(77)
Profit before income taxes		(129)	(594)	465
Total income taxes		7	(6)	14
<b>Profit</b>		<b>(137)</b>	<b>(588)</b>	<b>450</b>

Gains (losses) on investment securities	B+D+E	56	(472)	529
Credit related expenses	F-G	(136)	79	(216)

Overview of the First Quarter of the 143rd Fiscal Year

(a) Actual net business profit: Despite a decrease in fund profits, other business profits increased and expenses decreased, resulting in a 0.2 billion yen increase from the same period last year, leading to a loss of 0.3 billion yen.

(b) Ordinary profit: Decreased by 0.6 billion yen from the same period last year, resulting in a loss of 0.1 billion yen, mainly due to a decrease in gains and losses on stocks and other securities.

(c) Profit: Decreased by 0.5 billion yen from the same period last year, resulting in a loss of 0.1 billion yen.

## Gains or Losses on Investment Securities

## The Nagano Bank (Non-consolidated)

(Unit: million yen)

		Three months ended Jun.30, 2025 (a)		Three months ended Jun.30, 2024 (b)
			(a)-(b)	
<b>Gains (losses) on bonds</b>		<b>(0)</b>	<b>361</b>	<b>(361)</b>
Gain on sales		—	—	—
Gain on redemption		—	—	—
Loss on sales		0	(55)	55
Loss on redemption		—	(306)	306
Loss on devaluation		—	—	—
<b>Gains (losses) on stocks and other securities</b>		<b>56</b>	<b>(825)</b>	<b>882</b>
Gain on sales		56	(843)	900
Loss on sales		—	(17)	17
Loss on devaluation		—	(0)	0
Loss (gain) on money held in trust		—	(8)	8

## 2. Accounts of Loans, Deposits

## Total for the two banks

(Unit: billion yen)

	As of Jun.30,2025		As of Jun.30,2024	[Reference] As of Mar.31,2025
	(a)	(a)–(b)	(b)	
<b>Loans</b>				
Total loans (the head offices and all branches)	6,484.1	(229.0)	6,713.1	6,529.6
(Head offices and branches in Nagano Prefecture)	3,365.3	(94.7)	3,460.1	3,391.2
Loans to consumers	1,637.2	6.3	1,630.9	1,640.7
Housing loans	1,552.2	8.0	1,544.1	1,554.9
<b>Deposits</b>				
Total deposits (the head offices and all branches)	9,568.5	(18.7)	9,587.3	9,568.0
(Head offices and branches in Nagano Prefecture)	8,987.9	(29.2)	9,017.1	8,949.5

## The Hachijuni Bank (Non-consolidated)

(Unit: billion yen)

	As of Jun.30,2025		As of Jun.30,2024	[Reference] As of Mar.31,2025
	(a)	(a)–(b)	(b)	
<b>Loans</b>				
Total loans (the head offices and all branches)	6,002.3	(101.8)	6,104.1	6,026.0
(Head offices and branches in Nagano Prefecture)	2,916.0	22.2	2,893.8	2,920.4
Loans to consumers	1,430.2	23.7	1,406.4	1,428.8
Housing loans	1,361.9	20.5	1,341.4	1,360.8
<b>Deposits</b>				
Total deposits (the head offices and all branches)	8,709.1	110.9	8,598.2	8,693.8
(Head offices and branches in Nagano Prefecture)	8,131.7	88.0	8,043.7	8,084.2

## The Nagano Bank (Non-consolidated)

(Unit: billion yen)

	As of Jun.30,2025		As of Jun.30,2024	[Reference] As of Mar.31,2025
	(a)	(a)–(b)	(b)	
<b>Loans</b>				
Total loans (the head offices and all branches)	481.8	(127.2)	609.0	503.5
(Head offices and branches in Nagano Prefecture)	449.3	(116.9)	566.3	470.7
Loans to consumers	207.0	(17.4)	224.4	211.9
Housing loans	190.3	(12.4)	202.7	194.0
<b>Deposits</b>				
Total deposits (the head offices and all branches)	859.3	(129.7)	989.1	874.1
(Head offices and branches in Nagano Prefecture)	856.2	(117.2)	973.4	865.3

**3. Loans to Small and Medium-sized Businesses, etc.****Total for the two banks**

(Unit: billion yen, %)

	As of Jun.30,2025		As of Jun.30,2024 (b)	<b>[Reference]</b> As of Mar.31,2025
	(a)	(a)–(b)		
Loans to small and medium-sized businesses, etc.(Outstanding balance)	3,693.2	22.4	3,670.8	3,703.8
Ratio of loans to small and medium-sized businesses, etc. (%)	57.3	2.5	54.8	57.0

**The Hachijuni Bank (Non-consolidated)**

(Unit: billion yen, %)

	As of Jun.30,2025		As of Jun.30,2024 (b)	<b>[Reference]</b> As of Mar.31,2025
	(a)	(a)–(b)		
Loans to small and medium-sized businesses, etc.(Outstanding balance)	3,324.4	119.1	3,205.2	3,315.5
Ratio of loans to small and medium-sized businesses, etc. (%)	55.7	3.0	52.7	55.3

**The Nagano Bank (Non-consolidated)**

(Unit: billion yen, %)

	As of Jun.30,2025		As of Jun.30,2024 (b)	<b>[Reference]</b> As of Mar.31,2025
	(a)	(a)–(b)		
Loans to small and medium-sized businesses, etc.(Outstanding balance)	368.8	(96.7)	465.5	388.2
Ratio of loans to small and medium-sized businesses, etc. (%)	76.5	0.1	76.4	77.1

Note: The loan balance does not include loans from overseas offices and offshore financial accounts.



## 4. Balance of Personal Financial Assets Deposited

## Total for the two banks

(Unit: billion yen)

	As of Jun.30,2025		As of Jun.30,2024	[Reference] As of Mar.31,2025
	(a)	(a)-(b)	(b)	
<b>Total Personal financial assets deposited</b>	<b>6,833.4</b>	<b>80.6</b>	<b>6,752.7</b>	<b>6,753.2</b>
Yen deposits	6,407.3	6.6	6,400.7	6,367.9
Investment type products	426.0	74.0	352.0	385.3
Foreign currency deposits	9.9	(0.7)	10.6	9.9
Investment trusts	289.5	28.5	261.0	266.2
Public bonds	126.6	46.2	80.3	109.1

## The Hachijuni Bank (Non-consolidated)

(Unit: billion yen)

	As of Jun.30,2025		As of Jun.30,2024	[Reference] As of Mar.31,2025
	(a)	(a)-(b)	(b)	
<b>Total Personal financial assets deposited</b>	<b>6,132.1</b>	<b>115.5</b>	<b>6,016.6</b>	<b>6,045.0</b>
Yen deposits	5,727.0	39.5	5,687.4	5,679.7
Investment type products	405.1	76.0	329.1	365.3
Foreign currency deposits	9.9	(0.5)	10.4	9.9
Investment trusts	268.7	28.8	239.9	246.3
Public bonds	126.5	47.7	78.7	109.0

## The Nagano Bank (Non-consolidated)

(Unit: billion yen)

	As of Jun.30,2025		As of Jun.30,2024	[Reference] As of Mar.31,2025
	(a)	(a)-(b)	(b)	
<b>Total Personal financial assets deposited</b>	<b>701.2</b>	<b>(34.9)</b>	<b>736.1</b>	<b>708.2</b>
Yen deposits	680.3	(32.9)	713.2	688.2
Investment type products	20.8	(2.0)	22.9	20.0
Foreign currency deposits	–	(0.2)	0.2	–
Investment trusts	20.7	(0.2)	21.0	19.8
Public bonds	0.0	(1.5)	1.6	0.1

## 5. Loans based on the Financial Revitalization Law

## Total for the two banks

(Unit: billion yen,%)

	As of Jun.30,2025		As of Jun.30,2024 (b)	[Reference] As of Mar.31,2025
	(a)	(a)–(b)		
Bankrupt and quasi-bankrupt assets	12.6	(0.3)	12.9	12.9
Doubtful assets	106.1	(0.7)	106.8	105.6
Substandard assets under the self-assessment guideline	19.2	(4.0)	23.2	20.3
Accruing loans contractually past due for 3 months or more	1.8	0.6	1.1	1.5
Restructured loans	17.3	(4.7)	22.0	18.8
<b>Total</b>	<b>137.9</b>	<b>(5.2)</b>	<b>143.1</b>	<b>138.9</b>
Claims to normal borrowers (excluding claims in need of caution)	6,469.6	(217.2)	6,686.9	6,508.5
Total claims	6,607.5	(222.4)	6,830.0	6,647.4
<b>As a percentage of total credits (%)</b>	<b>2.08</b>	<b>(0.01)</b>	<b>2.09</b>	<b>2.09</b>

## The Hachijuni Bank (Non-consolidated)

(Unit: billion yen,%)

	As of Jun.30,2025		As of Jun.30,2024 (b)	[Reference] As of Mar.31,2025
	(a)	(a)–(b)		
Bankrupt and quasi-bankrupt assets	9.6	0.0	9.6	9.8
Doubtful assets	79.9	(0.3)	80.3	78.8
Substandard assets under the self-assessment guideline	17.3	(0.9)	18.2	17.6
Accruing loans contractually past due for 3 months or more	1.8	0.6	1.1	1.5
Restructured loans	15.5	(1.5)	17.0	16.1
<b>Total</b>	<b>107.0</b>	<b>(1.2)</b>	<b>108.2</b>	<b>106.3</b>
Claims to normal borrowers (excluding claims in need of caution)	6,014.5	(91.5)	6,106.0	6,032.8
Total claims	6,121.6	(92.7)	6,214.3	6,139.2
<b>As a percentage of total credits (%)</b>	<b>1.74</b>	<b>0.00</b>	<b>1.74</b>	<b>1.73</b>

## The Nagano Bank (Non-consolidated)

(Unit: billion yen,%)

	As of Jun.30,2025		As of Jun.30,2024 (b)	[Reference] As of Mar.31,2025
	(a)	(a)–(b)		
Bankrupt and quasi-bankrupt assets	2.9	(0.4)	3.3	3.1
Doubtful assets	26.1	(0.3)	26.5	26.7
Substandard assets under the self-assessment guideline	1.8	(3.1)	5.0	2.7
Accruing loans contractually past due for 3 months or more	—	—	—	—
Restructured loans	1.8	(3.1)	5.0	2.7
<b>Total</b>	<b>30.9</b>	<b>(3.9)</b>	<b>34.8</b>	<b>32.6</b>
Claims to normal borrowers (excluding claims in need of caution)	455.0	(125.7)	580.8	475.6
Total claims	485.9	(129.7)	615.6	508.2
<b>As a percentage of total credits (%)</b>	<b>6.36</b>	<b>0.70</b>	<b>5.66</b>	<b>6.42</b>

(Reference)

Bankrupt and quasi-bankrupt assets refer to claims on bankrupt or effectively bankrupt borrowers.

Doubtful assets refer to loans to borrowers in danger of bankruptcy.

Loans requiring special attention refer to loans that are past due for three months or more and loans among loans to borrowers requiring caution with relaxed lending conditions.

Please note that "loans past due for three months or more" and "loans with relaxed lending conditions" are classified as risk management loans, while "loans requiring special attention" are classified as loans disclosed under the Financial Reconstruction Act

Partial direct depreciation: Not implemented.

**6. Valuation Gains (Losses) with Market Value****(1) Consolidated**

(Unit: billion yen)

	As of Jun.30, 2025				[Reference] As of Mar.31, 2025			
	Balance sheet amount	Net (a)-(b)	Unrealized gains(a)	Unrealized losses(b)	Balance sheet amount	Net (a)-(b)	Unrealized gains(a)	Unrealized losses(b)
Other securities	3,408.0	379.4	534.1	154.6	3,394.8	339.3	491.9	152.6
Stocks	607.9	514.9	515.3	0.3	570.8	473.6	474.2	0.5
Bonds	1,928.2	(133.6)	0.4	134.1	1,935.8	(127.3)	0.2	127.6
Others	871.8	(1.8)	18.3	20.1	888.2	(7.0)	17.4	24.4

**(2) The Hachijuni Bank (Non-consolidated)**

(Unit: billion yen)

	As of Jun.30, 2025				[Reference] As of Mar.31, 2025			
	Balance sheet amount	Net (a)-(b)	Unrealized gains(a)	Unrealized losses(b)	Balance sheet amount	Net (a)-(b)	Unrealized gains(a)	Unrealized losses(b)
Other securities	3,193.2	379.7	527.8	148.1	3,164.8	339.3	485.4	146.0
Stocks	596.9	508.7	509.1	0.3	559.4	467.1	467.7	0.5
Bonds	1,724.4	(127.1)	0.4	127.6	1,717.1	(120.8)	0.2	121.0
Others	871.8	(1.8)	18.3	20.1	888.2	(7.0)	17.4	24.4

Deferred gains and losses on hedges corresponding to other securities

The Hachijuni Bank uses derivatives to reduce the risk of fluctuations in the market value of securities.

**The Hachijuni Bank (Non-consolidated)**

(Unit: billion yen)

	As of Jun.30, 2025	As of Mar.31, 2025
	Net	Net
Deferred gains or losses on hedges	89.1	81.5

**(3) The Nagano Bank (Non-consolidated)**

(Unit: billion yen)

	As of Jun.30, 2025				[Reference] As of Mar.31, 2025			
	Balance sheet amount	Net (a)-(b)	Unrealized gains(a)	Unrealized losses(b)	Balance sheet amount	Net (a)-(b)	Unrealized gains(a)	Unrealized losses(b)
Other securities	203.9	(6.4)	2.9	9.3	218.9	(6.5)	2.9	9.5
Stocks	4.0	2.9	2.9	0.0	4.1	2.9	2.9	0.0
Bonds	199.8	(9.3)	0.0	9.3	214.7	(9.4)	0.0	9.4

Note1: Unrealized gains and losses are recorded as the difference between the balance sheet amount and the acquisition cost.

Note2: Based on market value on the balance sheet date.

Note3: Nikkei Stock Average: June 2025 (End of Month) : 40,487 yen      March 2025 (End of Month) : 35,617 yen

**7. Capital Adequacy Ratio**

Actual figures for the end of June 2025 are currently being calculated and will be announced once finalized.

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